

Date: [Insert Date]

To:

[Financial Institution Name]

[Billing Inquiries/Dispute Department Address]

[City, State, Zip Code]

From:

[Your Full Name]

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Your Account Number]

Subject: Notice of Error / Dispute of Electronic Funds Transfer

Dear Dispute Department,

I am writing to formally dispute an unauthorized or incorrect electronic funds transfer involving my account referenced above. I am requesting a formal investigation and resolution of this error as per the Electronic Fund Transfer Act and Regulation E.

Transaction Details:

- **Date of Transaction:** [Insert Date]
- **Amount:** \$[Insert Amount]
- **Transaction Description:** [Insert Description from Statement]
- **Type of Error:** [e.g., Unauthorized withdrawal, Incorrect amount, Duplicate charge]

Reason for Dispute:

[Explain why the transaction is an error. For example: "I did not authorize this transaction," or "The amount charged was \$50.00 but should have been \$5.00 according to my receipt."]

I have attached copies of relevant documentation (receipts, screenshots, or statements) to support my claim. Please credit my account for the disputed amount while you conduct your investigation. I also request that you provide me with a written explanation of your findings once the investigation is complete.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]